

Tell us your story

Finance required by date: ___ / ___ / ___

Your details			
<input checked="" type="checkbox"/> appropriate box <input checked="" type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Company <input type="checkbox"/> Trust/Trustee	Full name: Mr Anecito Jr Sagrado Mantilla Birth date: 24/06/1974	<input checked="" type="checkbox"/> Male <input type="checkbox"/> Female <input checked="" type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Defacto	
ACN /Drivers licence no:	Age of each dependent: Under 11: 2 11 & Over: 0		
Card no (NSW only): Expiry date (WA only):	Medicare no: Medicare ref no:		

Address – last 3 years

Current: 17 Valley View Crescent GLENDALE State: NSW Postcode: 2285	Years 4.00	<input type="checkbox"/> Renting <input checked="" type="checkbox"/> Mortgaged <input type="checkbox"/> Own
Previous: State: Postcode:	Years	<input type="checkbox"/> Renting <input type="checkbox"/> Mortgaged <input type="checkbox"/> Own
Work ph:	Home ph: 61 02 40235598	
Email: johnmmd@mantilla.net.au	Mobile: +61439383622	

Employer and occupation – last 2 years

Current: GP Mantilla Medical Pty Ltd	Years 4.00	<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input checked="" type="checkbox"/> Self Emp
Previous:	Years	<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Self Emp
If self employed – ABN:		
Accountant's name:		
Email:	Phone:	

Your income

Self Employed	<input type="checkbox"/> Week <input type="checkbox"/> Month <input checked="" type="checkbox"/> Year	\$225,000.00
Fiscal		
Rental	<input checked="" type="checkbox"/> Week <input type="checkbox"/> Month <input type="checkbox"/> Year	\$0.00

Your details			
<input checked="" type="checkbox"/> appropriate box <input checked="" type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Company <input type="checkbox"/> Trust/Trustee	Full name: Mrs Charina Mantilla Birth date: 22/09/1978	<input type="checkbox"/> Male <input checked="" type="checkbox"/> Female <input checked="" type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Defacto	
ACN /Drivers licence no:	Age of each dependent: Under 11: 0 11 & Over: 0		
Card no (NSW only): Expiry date (WA only):	Medicare no: Medicare ref no:		

Address – last 3 years

Current: 17 Valley View Crescent GLENDALE State: NSW Postcode: 2285	Years 4.00	<input type="checkbox"/> Renting <input checked="" type="checkbox"/> Mortgaged <input type="checkbox"/> Own
Previous: State: Postcode:	Years	<input type="checkbox"/> Renting <input type="checkbox"/> Mortgaged <input type="checkbox"/> Own
Work ph:	Home ph:	
Email:	Mobile: +61438575330	

Employer and occupation – last 2 years

Current: Admin Target	Years 8.00	<input type="checkbox"/> Full time <input checked="" type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Self Emp
Previous:	Years	<input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Self Emp
If self employed – ABN:		
Accountant's name:		
Email:	Phone:	

Your income

Salary	<input type="checkbox"/> Week <input type="checkbox"/> Month <input checked="" type="checkbox"/> Year	\$20,000.00
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Loan details			
Address of property to be mortgaged: 24 Paddock Close ELERMORE VALE	<input checked="" type="checkbox"/> Owner occupied <input type="checkbox"/> Investment State: NSW Postcode: 2287	Weekly rental	Estimated value \$990,000.00
Full loan purpose (specify in detail): Refinance land loan tba with St George \$ 265,000. Constructing owner occupied property 24 Paddock Close, Elernmore Vale NSW 2287 for \$ 606,000	Loan to value ratio	Total security \$990,000.00	
Credit card payment authority: <input type="checkbox"/> MasterCard <input type="checkbox"/> Visa <input type="checkbox"/> AMEX I hereby authorize (i) loan application and associated fees, including documentation and valuation fees if this loan does not proceed, to be charged to my credit card, (ii) the credit provider to insert the actual amount to be charged Card number: _____ Card expiry date: _____ / _____ Amount: \$ _____ (inc GST) Cardholder name: _____ Cardholder signature: _____ CVV: _____			

Loan product:	Dream Loan Construction		
Details:	<input checked="" type="checkbox"/> Loan 1 or <input type="checkbox"/> Split 1	<input type="checkbox"/> Loan 2 or <input type="checkbox"/> Split 2	
Loan amount and type:	\$871,000.00 <input type="checkbox"/> Principal & Interest <input checked="" type="checkbox"/> Interest Only	<input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest Only	
Loan product:			
Details:	<input type="checkbox"/> Loan 3 or <input type="checkbox"/> Split 3	<input type="checkbox"/> Loan 4 or <input type="checkbox"/> Split 4	
Loan amount and type:	<input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest Only	<input type="checkbox"/> Principal & Interest <input type="checkbox"/> Interest Only	
Loan term:	30 years	Doc type: <input checked="" type="checkbox"/> FullDoc <input type="checkbox"/> LoDoc	

<input checked="" type="checkbox"/> Construction	\$871,000.00
Less deposit	- \$0.00
Total loan amount	\$871,000.00

Assets	
Description	Value
Home	\$420,000.00
Car	\$132,000.00
Cash	\$50,000.00
Furniture	\$70,000.00
Superannuation	\$150,000.00
Other	\$290,000.00
Other	\$35,000.00
Total assets	\$1,147,000.00

Liabilities				
Description	Lender	Monthly repay	Limit	<input checked="" type="checkbox"/> Refinance
Home Loan	St George Bank Ltd	\$1,900.00	\$378,000.00	<input type="checkbox"/>
Credit Card	GE Mortgage Solutions	\$450.00	\$15,000.00	<input type="checkbox"/>
Other	St George Bank Ltd	\$1.00	\$261,000.00	<input checked="" type="checkbox"/>
Credit Card	Commonwealth Bank of Australia	\$600.00	\$20,000.00	<input type="checkbox"/>
Credit Card	Other	\$300.00	\$10,000.00	<input type="checkbox"/>
Total liabilities			\$684,000.00	

Surplus (total assets less total liabilities) **\$463000.00**

Do you know of any foreseeable significant changes to your circumstances or anything else that may reasonably be expected to have a bearing on your application for credit that will lead to changes in your ability to make contracted repayments under the proposed loan without difficulty? No

If yes, provide details:

Nomination and electronic delivery (please applicable boxes)

Applicant 1: I direct for the loan and security documentation to be delivered by email to the address provided with this application to:

Myself, OR to my Solicitor.

My Broker (copy only)

Co-applicant: I direct for the loan and security documentation to be delivered by email to the address provided with this application to:

Myself, OR to my Solicitor.

My Broker (copy only)

If you opt in to receive your loan documentation by email then 1. You will not be posted a paper copy of the loan and security documentation 2. You must check your email regularly and 3. You can request a paper copy of the documentation at any time by calling us on 13 12 20. If applicant is a Guarantor, all documentation will be posted – the email option does not apply.

Alternatively, the documents are to be posted to my current address or my Solicitor.

Solicitor's name:

Solicitor's phone: ()

Postal address:

Email address:

Declarations by borrower and guarantor: I/We have made an application for credit from Firstmac ABN 59 094 145 963 (Australian Credit Licence 290600) ("Firstmac"). I/We have made an application for credit from loans.com.au (a brand of Firstmac Limited ABN 59 094 145 963) (Australian Credit Licence 290600). I/We agree that loans.com.au (and any other financier who at any time provides or has an interest in the credit and any mortgage insurer, who at any time provides mortgage insurance to loans.com.au or any other financier) can do any of the following at any time: 1. Seek, use and disclose consumer or commercial credit information about me/us to assess an application, including any application for additional finance under an existing loan contract with loans.com.au or any other financier, for consumer or commercial credit. 2. Seek, use and disclose a credit report about me/us provided by a credit reporting agency to assess this application or a mortgage insurance application or to collect overdue payment from me/us. 3. Provide information to a mortgage insurer who will collect and use my/our information to assess the risk of providing mortgage insurance or to assess the risk of default. The mortgage insurer will also collect, use and disclose my/our information for its internal administration and management purposes, risk assessment, fraud prevention, fraud detection and compliance purposes, and any other purpose in connection with the mortgage insurance contract (including any variation to, or claim under the policy or enforcing the mortgage relating to the loan). 4. Seek from and use, or give to another credit provider (including without limitation any other credit provider who has lent money on the same security) any information about me/our credit worthiness, credit standing, credit history or credit capacity. In particular, loans.com.au may provide a credit reference on me/us. 5. Seek from, use and disclose to any related company, reinsurer, originator, broker, financial consultant, accountant, lawyer, mercantile agent, government or other regulatory body, rating agency, payment system operator, or any other adviser or service provider acting in connection with any financing or related services provided or proposed to be provided to me/us, any consumer, personal, financial, or commercial credit information. 6. Provide personal information to a credit reporting agency (CRA) about me/us. The information may include particulars to verify my/our identity; the fact that credit has been applied for, and the amount; the fact that loans.com.au is a current credit provider to you; payments which become overdue more than 60 days, and for which action has commenced; advice that payments are no longer overdue; advice that cheques drawn by you have been dishonoured more than once; in specified circumstances that in the opinion of loans.com.au you have committed a serious credit infringement; and that credit provided to you by loans.com.au has been paid or otherwise discharged. The CRA may give loans.com.au a report on that verification assessment. If loans.com.au is unable to verify my/our identity with the CRA, they will provide me/us with a notice to this effect and will verify my/our identity using an alternative method acceptable to them. I/We will be given the opportunity to contact the CRA to update information held by them. 7. Disclose any report or personal information about me/us to another person in connection with funding financial accommodation by means of an arrangement involving securitisation. 8. Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to me/us. 9. Seek and use employment and income information about me/us to assess an application for consumer or commercial credit or mortgage insurance. 10. Provide information to external agencies and registries (including government agencies and registries) to verify my/our identity. I/We acknowledge that: 1. loans.com.au may be paid and retain fees, margins and commissions in respect of the credit arranged by loans.com.au. 2. loans.com.au has not provided any financial planning advice or investment advice and has not made any representation as to the financial viability or prudence of the proposed transaction. 3. Any decision to lend is not an indication of the soundness of any investment I/we make. 4. Any valuation relied upon by the lender to assess this application for finance is for the purpose of the lender and the mortgage insurer only. 5. I/We agree to pay loans.com.au costs of this loan application, including all costs associated with application and funder processing, searches, valuation/s, documentation, and I/we agree to pay those costs within 14 days of this application or as agreed in writing, irrespective of whether this application is withdrawn, declined or approved. I/We declare I/we have never been declared bankrupt and there are no outstanding judgments against me/us. I/We declare that to the best of my/our knowledge and belief, the facts, information and statements set out in this application are true and correct, and that no information, which might affect the decision of the credit provider or the mortgage insurer, has been withheld. Unless indicated, I/we consent to loans.com.au using and disclosing information about me/us for the purposes of direct marketing and agree to being contacted by loans.com.au and its business partners to be informed about products and services that I/we may be interested in. I/We consent to you verifying my/our identity through a CRA. **[Delete this sentence if you do not consent].**

Mr Anecito JR Mantilla signature



Dated 01 / 06 / 2015

Mrs Charina Mantilla signature



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Next steps

Log in to Loan Tracker at <https://www.loans.com.au/login> to view status updates and help us to help you get approved.